

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN THE MATTER OF:
WANDA A. LUQUIS-APONTE
Petitioner (s)

CASE NO: 07-03714 SEK
CHAPTER 13

NOTICE OF SUBMITTING AMENDED SCHEDULE J

TO THE HONORABLE COURT:

COME (S) NOW, debtor(s) through the undersigned attorney and respectfully state(s), allege(s) and pray(s) as follows:

1. That debtor(s) is submitting with this Notice amended schedule J.
2. The purpose of the amendment is to:
 - a. To increase line 1 (home mortgage payment) from \$939.75 to \$940.20.
 - b. To reduce line 2a (electricity expenses) from \$85.00 to \$60.00.
 - c. To reduce line 4 (food expenses) from \$250.00 to \$190.00.
 - d. To increase line 8 (transportation expenses) from \$150.00 to \$150.90.
 - e. To reduce line 9 (recreation expenses) from \$10.00 to \$6.89.
 - f. To delete line 17 (daughter's university allowance expenses) from \$100.00 to \$0.00.
3. Dates for meeting of creditors, for filing claims and for hearing of confirmation are to be notified or have been by the Trustee of this case.

NOTICE

Within thirty (30) days after service as evidence by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the objection will be deemed unopposed and may be granted unless: (1) the requested relief is forbidden by law. (2) The requested relief is against public policy; or (3) in the opinion of the Court, the interest of justice requires otherwise. If you file a timely response, the court may-in its discretion-schedule a hearing.

WE HEREBY CERTIFY that on this same date and by electronic CM/EC filing system, copy of this Notice has been sent to Mr. José Carrión, Esq., Chapter 13 Trustee, PO Box 9023884 San Juan, PR 00902-3884 and to all interested parties mentioned in attached Master Address List.

Respectfully Submitted

In San Juan, Puerto Rico, this November 19, 2009

JAIME RODRÍGUEZ LAW OFFICE, PSC
Attorney for Petitioner(s)
Cond. Villa Caparra Tower,
44 calle A, Apt 7-C,
Guaynabo, PR 00969
Tel: (787)797-4174
Fax: (787)730-5454
bayamonlawoffice@yahoo.com

ELECTRONICALLY FILED
S/ Jaime Rodríguez-Pérez
USDC- PR 221011

AMENDED SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) \$ **940.20**

- a. Are real estate taxes included? Yes No _____
- b. Is property insurance included? Yes No _____

2. Utilities:

a. Electricity and heating fuel \$ **60.00**

b. Water and sewer \$ **30.00**

c. Telephone \$ _____

d. Other **HOME OWNERS ASSOCIATION** \$ **120.00**

3. Home maintenance (repairs and upkeep) \$ _____

4. Food \$ **190.00**

5. Clothing \$ **50.00**

6. Laundry and dry cleaning \$ _____

7. Medical and dental expenses \$ **12.00**

8. Transportation (not including car payments) \$ **150.90**

9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ **6.89**

10. Charitable contributions \$ _____

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's \$ _____

b. Life \$ _____

c. Health \$ _____

d. Auto \$ _____

e. Other \$ _____

12. Taxes (not deducted from wages or included in home mortgage payments)

(Specify) \$ _____

13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)

a. Auto \$ _____

b. Other **MOBILE PHONE** \$ **100.00**

14. Alimony, maintenance, and support paid to others \$ _____

15. Payments for support of additional dependents not living at your home \$ _____

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ _____

17. Other **BEAUTY** \$ **25.00**

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **1,684.99**

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
NOT EXPECTED

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I \$ **2,154.99**

b. Average monthly expenses from Line 18 above \$ **1,684.99**

c. Monthly net income (a. minus b.) \$ **470.00**

IN RE LUQUIS APONTE, WANDA ACase No. 07-3714

Debtor(s)

(If known)

AMENDED DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: November 19, 2009Signature: /s/ WANDA A LUQUIS APONTE
WANDA A LUQUIS APONTE

Debtor

Date: _____ Signature: _____

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

MASTER ADDRESS LIST

LUQUIS APONTE, WANDA A
COND PARQUE DE TERRANOVA
CALLE ORQUIDEA NO 1 BUZON 54
GUAYNABO, PR 00969

JC PENNEY
PO BOX 960001
ORLANDO, FL 32896-0001

Jaime Rodriguez Law Office, PSC
Villa Caparra Tower 44 Calle A Apto 7C
Guaynabo, PR 00969

RETAIL SERVICES
PO BOX 60107
CITY OF INDUSTRY, CA 91716-0107

ASOC RES. PARQUE DE TERRANOVA
COND. PARQUE DE TERRANOVA, BUZON
33
GUAYNABO, PR 00969

WESTERNBANK PUERTO RICO
PO Box 1180
Mayaguez, PR 00681-1180

BANCO POPULAR DE PUERTO RICO
PO BOX 362708
SAN JUAN, PR 00936-2708

COOP A/C SAULO D. RODRIGUEZ
PO BOX 678
GURABO, PR 00778-0678

DEPARTAMENTO DE HACIENDA
BANKRUPTCY SECTION 424-B
PO BOX 9024140
SAN JUAN, PR 00902-4140

DORAL FINACIAL CORP
PO BOX 9024253
SAN JUAN, PR 00902-4253

DORAL FINANCIAL CORP.
PO BOX 13988
SAN JUAN, PR 00908-3988

EUROBANK
PO BOX 191009
SAN JUAN, PR 00919-1009

FIRST BANK
PO BOX 1853
BAYAMON, PR 00960-1853